

Fill in this information to identify the case:

Debtor 1 Jeffery Wayne Lovell

Debtor 2 Tiffany Nicole Lovell
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of TN
(State)

Case number 1:24-bk-01377

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Onslow Bay Financial LLC Court claim no. (if known): 17

Last 4 digits of any number you use to identify the debtor's account: *****2725

Property address: 1399 Cliff Amos Road
Number Street

Columbia TN 38401
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 / 01 / 2025
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1

Jeffery Wayne Lovell

First Name

Middle Name

Last Name

Case number (if known) 1:24-bk-01377

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x

Signature

Date 08 / 29 / 2025

Print

Brian K Jordan

First Name

Middle Name

Last Name

Title Attorney TN SBN 41895

Company

Aldridge Pite, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

Six Piedmont Center 3525 Piedmont Road, N.E. Suite 700

Number

Street

Atlanta

City

GA 30305

State

ZIP Code

Contact phone

(404) 994 - 7600

Email bjordan@aldridgepite.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on

Date: August 29, 2025

Chapter 13 Trustee:	Henry Edward Hildebrand, III
Trustee Address:	Office of the Chapter 13 Trustee PO BOX 340019 Nashville, TN 37203-0019
Trustee Email:	hhecf@ch13nsh.com
Debtor's Counsel Name:	KEITH DAVID SLOCUM
Debtor's Counsel Address:	Slocum Law 370 Mallory Station Road Suite 504 Franklin, TN 37067
Debtor's Counsel Email:	notice@keithslocum.com
Debtor 1 Name:	Jeffery Wayne Lovell
Debtor 2 Name:	Tiffany Nicole Lovell
Debtor's Mailing Address:	1399 Cliff Amos Rd Spring Hill, TN 37174

/s/ Ciara M. Pumicpic